



DALLAS/FORT WORTH DISTRICT OFFICE
4300 AMON CARTER BLVD, SUITE 114
FORT WORTH, TX 76155
(817) 684-5500 • Metro (817) 355-1933 • Fax (817) 684-5516



Lavan D. Alexander
District Director

The U.S. Small Business Administration (SBA) helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace.

SBA offers numerous financing programs for small businesses that are administered through private sector lenders and other organizations. SBA has a working relationship with a vast number of lenders all around the country. The SBA does not have grants to start or expand a business.

The basic 7(a) Loan Guaranty is the primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is also the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of business purposes. More detailed financial information can be found in this information packet or click on 'financing' at www.sba.gov.

This packet contains a list of the most active and expert participating lenders in the 72 counties in North Texas--under the jurisdiction of the Dallas/Fort Worth District Office (D/FW). SBA offers its lending partners a variety of ways to deliver the 7 (a) Loan program. More experienced lenders can receive higher levels of delegated authority and expedited loan approvals. This allows the lender to provide the borrower with a decision more quickly

Additionally listed in this packet is information on the SBA resource partners. Visit the Service Corps of Retired Executives (SCORE) business counselors at <http://score.org> or contact the SCORE Chapter nearest you for free counseling. Visit the Small Business Development Centers (SBDC) at www.ntsbdc.org. Both resource partners offer various workshops, seminars and mini-courses and provide free one-on-counseling to those interested in starting and expanding a business.

There is a wealth of information on the SBA website at www.sba.gov.

BUSINESS COUNSELING

To help you and thousands of other business people each year, SBA partners with the following counseling activities. For a start up kit, go to http://www.sba.gov/starting_business/startup/guide.html

Business Counselors



SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

SCORE counselors are experienced former business owners and executives who, at no charge, assist both existing and prospective small businesses with counseling and direction. SCORE volunteers are located throughout the Dallas/Fort Worth's 72 county district.

"How to Start and Manage a Small Business" workshops are conducted regularly by SCORE. Contact the SCORE Chapter nearest you, or go to the World Wide Web, <http://www.score.org>.

<u>Dallas Chapter 22</u> Meadows Building 5646 Milton St., Suite 303 Dallas, TX 75206 (214) 987-9491 Mon-Fri 9:00-3:00 Saturday 9:00-12:00	<u>Fort Worth Chapter 120</u> James E. Guinn School Complex 1150 S. Freeway – Suite 108 (I-35 @ Rosedale) Fort Worth, TX 76104 (817) 871-6002	<u>East Texas Chapter 280</u> 1530S. SSW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975
<u>Satellites</u> Allen - Chamber of Commerce 210 W. McDermott Drive Allen, TX 75013 (972) 727-5585 Monday 9:00-1:00	<u>Satellites</u> Burleson - Chamber of Commerce 1044 S.W. Wilshire Street Burleson, TX 76028 (817) 295-6121	<u>Texarkana Chapter 288</u> Texarkana - Chamber of Commerce P.O.Box 1468 Texarkana, TX 75504 (903) 792-7191
Carrollton - Metrocrest Chamber of Commerce 1204 Metrocrest Drive Carrollton, TX 75006 (972) 416-6600 Monday 9:00-1:00	North Richland Hills Public Library NE Loop 820 North Richland Hills, TX 76180 (817) 427-6819	<u>Waco Chapter 321</u> 801 Elm Avenue Waco, TX 76704 (254) 754-8898
Denton - South Branch Library 3228 Teasley Lane Denton, TX 76210 (940) 349-8252 Wednesday 9:00-1:00		
Farmers Branch - Chamber of Commerce 12875 Josey Lane, Suite 150 Farmers Branch, TX 75234 (972) 243-8966 Monday 9:00-12:00		
Frisco - Chamber of Commerce 6843 Main Street Frisco, TX 75034 (972) 335-9522 Monday 9:00-12:00		
Garland - Western Bank 1200 Main St. Garland, TX 75040 (972) 272-7551 Thursday 9:00-12:00		
Greater Irving - Las Colinas - Chamber of Commerce 3333 North MacArthur, #100 Irving, TX 75062 (972) 252-8484 Wednesday 9:00-1:00		
Lewisville - Chamber of Commerce 551 N. Valley Pkwy. Lewisville, TX 75067 (972) 436-9571 Friday 9:00-1:00		
Plano - Collin SBDC 4800 Preston Park Blvd., A 126 Plano, TX 75093 (972) 985-3770 Thurs & Fri 9:00-3:00		
McKinney - Chamber of Commerce 1650 W. Virginia St., Ste 110 McKinney, TX 75069 (972) 542-0163 Tuesday 9:00-12:00	Richardson - Chamber of Commerce 411 Belle Grove Richardson, TX 75080 (972) 234-4141 Tuesday 9:00-1:00	

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)



The SBDC's can assist in preparing business plans, evaluating business prospects, seeking capital, seeking specific information on international trade, technical problems, or providing opportunities in selling to the government. The SBDC system regularly offers various workshops, seminars and mini-courses.

Contact the SBDC nearest you or check the web at www.ntsbd.org.

Abilene, Texas *Texas Tech University SBDC @ Abilene 500 Chestnut Street Ste 601 Abilene, TX 79602 (325)670-0300	Denton, Texas North Central TX SBDC – Satellite 414 Parkway Denton, TX 76201 (940) 380-1849	Waxahachie, Texas Navarro SBDC – Satellite T.C. Wilemon School, 600 2 nd St. Waxahachie, TX 75160 (972) 937-2174
Athens, Texas Trinity Valley SBDC 100 Cardinal Drive Athens, TX 75751 (903) 675-7403	Fort Worth, Texas Tarrant County College SBDC James E. Guinn School Complex 1150 S. Freeway, (I-35 @ Rosedale) Fort Worth, TX 76104 (817) 871-6028	Wichita Falls, Texas *Midwestern State University 3410 Taft Boulevard Wichita Falls, TX 76308 (940) 397-4373
Bonham, Texas Grayson SBDC – Satellite 1201 E. 9 th Street, Building 2, Room 401 Bonham, TX 75418 (903) 583-7232	Gainesville, Texas North Central Texas SBDC 1525 W. California Gainesville, TX 76240 (940) 668-4220	Risk Management SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5821, (877) 919-3222
Bowie, Texas North Central TX SBDC – Satellite 810 S. Mill Street Bowie, TX 76230	Longview, Texas Kilgore College SBDC 911 NW Loop 281, Suite 209 Longview, TX 75604 (903) 757-5857	Center for Government Contracting SBDC, Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5889, (877) 919-3222
Cedar Hill, Texas Best Southwest SBDC 207 N. Cannady Dr., Bldg A115 Cedar Hill, TX 75104 (972) 860-7894	Naples, Texas Northeast/Texarkana SBDC 301 Craig Street Naples, TX 75568 (903) 897-2956	International SBDC – Dallas, Texas 1950 Stemmons Frwy., Suite 5067 Dallas, Texas 75207 (214) 747-1300, (800) 337-7232
Copperas Cove, Texas McLennan SBDC – Satellite 210 S. 1 st Street Copperas Cove, TX 76522 (254)299-8141	Paris, Texas Paris SBDC 2400 Clarksville Street Paris, TX 75460 (903) 782-0224	Enterprise Excellence SBDC Fort Worth, Texas 7300 Jack Newell Blvd., S. Fort Worth, TX 76118 (817) 272-5930
Corinth, Texas Corinth SBDC – Satellite 1500 N. Corinth – Room 172 Corinth, TX 76208 (940) 498-6276	Plano, Texas Collin SBDC 4800 Preston Park Blvd., Suite A126/Box 15 Plano, TX 75093 (972) 985-3770	Technology Assistance Center SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5709
Corsicana, Texas Navarro SBDC 120 North 12 th Street Corsicana, TX 75110 (903) 874-0658	Stephenville, Texas Tarleton State University-SBDC College of Business Stephenville, TX 76402 (254) 968-9330	North Texas SBDC Regional Headquarters 1402 Corinth Street Dallas, TX 75215 (214) 860-5831, (800)350-7232
Dallas, Texas Dallas SBDC 1402 Corinth Street Dallas, TX 75215 (214) 860-5865	Tyler, Texas Tyler SBDC 1530 S. SW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975	
Denison, Texas Grayson SBDC 6101 Grayson Drive Denison, TX 75020 (903) 463-8787	Waco, Texas McLennan SBDC 1400 College Drive Waco, TX 76708 (254) 299-8141, (800) 349-7232	

*Northwest Texas SBDC Region, Lubbock, TX, District Office * *SBDC Specialty Centers.

Women's Business Centers provide women entrepreneurs with business training and counseling, technical assistance, mentoring, access to the SBA's programs and services, and programs to assist economically and socially disadvantaged women. Local assistance is available at:

Fort Worth Women's Business Center
 James E. Guinn School Complex
 1150 S. Freeway, (I-35 @ Rosedale)
 Fort Worth, TX 76104
(817)-871-6025

The Online Women's Business Center www.onlinewbc.gov offers women information about business principles and practices, management techniques, networking, industry news, market research, and more. Features include interactive mentoring and individual counseling, topic forums, newsgroups, information in nine languages and a data resource guide.

COMMON BUSINESS QUESTIONS

The following are responses to the most frequently asked questions:

To Register Your Business Name, contact the **COUNTY CLERK'S OFFICE**, for the county in which your business will be located. You will find a list of county clerks at <http://www.sos.state.tx.us/elections/voter/cclerks.shtml>

To obtain a State of Texas Resale Permit:

Comptroller of Public Accounts
(800) 252-5555

You will find a list of field offices at:

<http://www.window.state.tx.us/taxinfo/fieldtoll.html>

Your Business:

Texas Secretary of State
(512) 463-5555.

<http://www.sos.state.tx.us/>

Guide to Texas Business Licenses & Permits

<http://www.tded.state.tx.us/guide/>

To obtain Patents or Trademarks:

U.S. Patent and Trademark Office
Washington, D.C. 20231

(800) 786-9199

<http://www.uspto.gov/>

To obtain a Copyright:

Library of Congress

Washington D.C. 20559

Forms: (202) 707-9100

Information: (202) 707-3000

<http://www.copyright.gov/>

For Patent, Trademark Search and Technology Assistance:

Technology Assistance Center

1402 Corinth

Dallas, TX 75215

(214) 860-5959

To Obtain Bid, Payment or Performance Bonds:

SBA's Surety Bond Guarantee Program is administered by SBA Region 4, Atlanta, GA,
(404) 331-0100 ext 601

Go to <http://www.sba.gov/osq/> for more information.

For Information on Size Standards:

North American Industrial Classification System (NAICS)

Visit: www.sba.gov/businessop/standards/NAICS.html

To obtain a Federal Employee Tax ID Number

Contact the IRS at (800) 829-1040 (www.irs.gov)

Tax workshops sponsored by the SBDC

To Register: 817-871-6028 Fee: \$25.00

Fort Worth: 1st & 3rd Wednesday

9:00 a.m. to 1:00 p.m.

1150 South Freeway, Ste 229, Ft Worth

Arlington: Every 3rd Saturday

9:00 a.m. to 12:00 noon

University of Texas at Arlington

140 W. Mitchell

A complete list of Tax Workshops can be found at

<http://www.irs.gov/businesses/small/index.html>

Business.gov

BusinessLaw.gov has been incorporated into Business.gov. Before launching your business, be sure to check on specific laws and regulations in your area.

EXPORTING INFORMATION -- loan information regarding working capital needed to perform export sales.

International Small Business Development Center c/o Info-Mart

1950 N Stemmons Freeway, Ste. 5067

Dallas, TX 75258

(214) 747-1300

U.S. Export Assistance Center

1450 Hughes Rd., Suite 220

Grapevine, TX 76051

(817) 310-3744

Contact: Rick Schulze

Check out these sites on the Web:

<http://www.tradenet.gov/> or <http://www.sba.gov/oit/>

IMPORTING INFORMATION

U.S. Customs Department (District Office)

P.O. Box 619050

Dallas/Fort Worth Airport, TX 75261

(972) 870-7460, <http://www.customs.treas.gov/>

For Grant Information

SBA does not have programs for grand assistance to start or expand a business. Visit www.grants.gov to determine if there are any appropriate grants.

Any reference obtained from this information packet to a specific commercial product, process, or service does not constitute or imply an endorsement by SBA or the United States Government of the product, process, or service, or its producer or provider. The views and opinions expressed in any referenced document do not necessarily state or reflect those of the SBA or the United States Government.

Seminars

Dallas SCORE Small Business Workshops:

Held every 4th Saturday of each month at
Conf. Room 3rd Floor, Park Cities Medical Plaza Building
6901 Snider Plaza, Dallas, TX

The cost is \$50 and the events are from 8:30 AM to 4:30 PM.

For more information call 214/987-9491.

Fort Worth SCORE Small Business Workshops:

Held every 3rd Saturday of each month at
The Business Assistance Center, 1150 South Freeway,
Fort Worth, TX 76104.

The cost is \$50 and the events are from 8:30 AM to 3:00 PM.

For more information call 817/871-6002.

How to Start a Small Business Mini Course

2nd Thursday, 5:30 p.m. - 7:30 p.m. and 4th Thursday 2:00
p.m. - 4:00 p.m., Monthly

1150 South Freeway, Suite 229, Fort Worth

The cost is \$25 for U.S. and \$35 for International

Call 817-871-6028 for more information

SELLING TO THE GOVERNMENT

If you are interested in selling your product or services to the Federal Government, SBA has several programs designed to assist. In accordance with Federal procurement regulations, your business must be the primary provider of the service or product, i.e., the contractor or manufacturer. The programs are:

Small Business Set Aside:

The Department of Defense (DOD) and many other large procuring agencies of the Federal Government set aside contracts for small business. Entrance into the program can be initiated by contacting your closest installation or:

University of Texas at Arlington Cross Timbers Procurement Center 7300 Jack Newell Blvd. S. Fort Worth, TX 76118 Phone: 817-272-5978 Fax: 817-272-5992 Email: jhicks@arri.uta.edu URL: http://arri.uta.edu/crosstimbers/ POC: Jim Hicks	Small Business Development Center-Waco 1400 College Drive. Waco, TX 76708 (254) 299-8141 (800) 349-7232 (A fee may be charged for some services)
Center for Government Contracting SBDC 1402 Corinth Dallas, TX 75215 (214) 860-5889 (A fee may be charged for some services)	SBA Government Contracting Division 4300 Amon Carter Blvd., Suite 116 Fort Worth, TX 76155 (817) 684-5300

8(a) Business Development Program:

A program to assist socially and economically disadvantaged business owners to sell their goods and services to the Federal Government. Applicant must be 51% owner and manager of an existing business that has been viable for the past two years. The two-year requirement may be waived in some instances. Review eligibility and apply online at www.sba.gov/8abd. Additional Information and access to the SBA Internet application for 8(a) Business Development certification and Small Disadvantaged Business certification is available at <https://sba8a.symplicity.com/applicants/guide>. Business owners interested in more information should consider attending monthly orientation meetings in:

Dallas:

10:00 a.m. - First Monday of each month`
Bill J. Priest Center for Economic Development
1402 Corinth St., Room 2660
(214) 860-5850

Fort Worth:

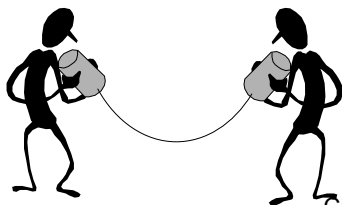
10:00 a.m. First & Third Wednesday of each month
U.S. Small Business Administration
4300 Amon Carter Blvd., Suite 114
(817) 684-5500

Small Disadvantaged Business (SDB) Certification Program. SDBs must be certified by SBA to be eligible for preferences under new federal procurement regulations. The main preference is a “price evaluation adjustment” of up to 10 percent for SDBs bidding as prime contractors. Review eligibility and download the application at www.sba.gov/sdb.

HUBZone Empowerment Contracting Program. A HUBZone is a “historically underutilized business zone.” The HUBZone Program is a “place-based” federal contracting program serving new market communities with low income or high unemployment. The program provides both federal prime contract and subcontract benefits. Only companies certified by the SBA are eligible to participate in the HUBZone program. To qualify, the company’s principal office must be located within a “HUBZone”; the company must be owned and controlled by one or more U.S. citizens; and at least 35 percent of the company’s employees must be HUBZone residents. Apply online at www.sba.gov/hubzone.

Networking Opportunities

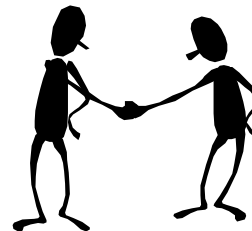
Contacting potential customers is always a difficult issue for small business owners. Two events held in the Metroplex that provide excellent opportunities for small business owners to meet government and large business representatives, and other small business owners are:



The Tarrant County Business Breakfast
1st Tuesday of every month at 7 a.m.
Holiday Inn South at 100 Alta Mesa, Fort Worth
To attend call (817) 293-3088 Fee \$5.00 & \$8.00.

www.tcbusinessbreakfast.org

The Dallas Minority Business Breakfast
3rd Thursday of every month at 7 a.m.
City Place, Alcove Room 3rd Floor, 2711 N. Haskell,
To attend call (214) 767-8003 Fee \$5.00.



How to Apply for a Business Loan Using SBA's Loan Guaranty

DALLAS SCORE: Every Thursday, 1:00-3:00
Bill J. Priest Center
1402 Corinth, Room 1534
(214) 860-5850

FORT WORTH SCORE: 1st Tuesday Monthly, 2:00-4:00 p.m.
TCC Small Business Development Center
1150 South Freeway, Suite 220, Fort Worth, TX 76112
(817) 871-6028

BUSINESS LOAN INFORMATION

The U.S. Small Business Administration (SBA) is authorized under Section 7(a) of the Small Business Act to provide financial assistance to small businesses in the form of government guaranteed loans. Loan applicants must first contact a participating lender. SBA guaranteed loans are made by participating lenders under an agreement (SBA Form 750) to originate, service and liquidate loans in accordance with SBA regulations, policies and procedures.

Documentation requirements may vary; contact your lender for information you must supply. Common requirements include: purpose of the loan, history of the business, financial statements for three years (existing businesses), schedule of term debts (existing businesses), summary aging of accounts receivable and payable (existing businesses), projected opening-day balance sheet (new business), lease details, amount of investment in the business by the owner(s), projections of income, expenses and cash flow, signed personal financial statements and personal resume(s). You should take the information, including your loan proposal and submit it to a local lender. You should speak with a representative of the lender that is involved in the SBA loan program for that lender to receive the best assistance from one who is knowledgeable about SBA and its programs. Under this program, the SBA can guaranty up to 85% of a small business loan; however, the lender must agree to loan the money with the SBA guarantee. The lender will then forward your loan application and a credit analysis to the SBA's Dallas/Fort Worth District Office (D/FW). After receiving all documentation, the SBA analyzes the entire application and then makes its decision. The process may take up to 10 working days to complete.

Loans can be used for equipment, fixtures, construction, to purchase land or buildings, leasehold improvements, inventory, debt repayment, working capital and lines of credit. The following general information is provided so you can have a better understanding of the SBA loan program. Each loan application is reviewed individually by your bank or a small business lending company, a firm that is licensed and regulated by SBA to make 7(a) loans, and the SBA.

1. The SBA **guarantees** loans submitted and made by regulated financial institutions. SBA **does not** have grants to start a small business.
 - a) SBA guarantees a portion of loans up to \$2,000,000, except for 504, Delta, and International Trade Loans. There is no minimum loan amount. SBA can guarantee 85% of a loan under \$150,000 and 75% of a loan over \$150,000, but may not guarantee more than \$1,500,000.
 - b) The prospective borrower will be **required** to provide an equity contribution. SBA does not have specific requirements but considers each application based on all factors. Most lenders require an equity investment of 30% to 50% for new businesses and 20% to 30% equity for existing businesses.
 - c) An existing business will be required to provide a financial statement showing the business is a profit-making concern, does not have delinquent taxes and will have a satisfactory debt-to-worth ratio, after the loan.
 - d) Many confuse collateral and equity. Equity is the owner's investment or net worth in the business. Collateral is anything of value (business or personal) which may be pledged to secure the loan.

- e) The SBA charges the lender a guaranty fee on the guaranteed portion of the loan. SBA policy allows the lender to pass this guaranty fee to the borrower after the lender has paid the fee and the loan is disbursed.
2. The SBA guaranteed loan program limits interest rates, based on the prime rate posted in the Wall Street Journal, according to the following schedule:
 - a) Loans of \$50,000 or more with a maturity of less than 7 years: Prime rate plus 2¼%.
 - b) Loans over \$50,000 or more with a maturity of 7 years or more: Prime rate plus 2¾%.
 - c) Loans up to \$25,000: Prime Rate plus 4¼% or 4¾%.
 - d) Loans over \$25,000 to \$50,000: Prime Rate plus 3¼% or 3¾%.
3. The SBA guaranteed loan maturity (length of loan) is based upon the ability to repay and the following schedule:
 - a) Working capital loans: 5 to 7 years (10 years if necessary for repayment)
 - b) Equipment loans: 25 years (limited to the useful economic life of the asset)
 - c) Real estate and building: Up to a maximum of 25 years
4. The general size standards for SBA guaranteed business loans are based on the number of employees or full-time equivalents per pay period averaged over the preceding 12 months, or on the sales volume average over a three-year period, according to the following schedule:
 - a) Manufacturing: Maximum number of employees may range from 500 to 1500, depending on the type of product manufactured.
 - b) Wholesaling: Maximum number of employees may not exceed 100.
 - c) Services: Annual receipts may not exceed \$3.0 million to \$29.0 million, depending on the industry.
 - d) Retailing: Annual receipts may not exceed \$6.0 million to \$23.0 million.
 - e) Construction: General construction annual receipts may not exceed \$12.0 million to \$28.5 million, depending on the industry.
 - f) Special Trade Construction: Annual receipts may not exceed \$12.0 million.
 - g) Agriculture: Annual receipts may not exceed \$0.5 million to \$9.0 million, depending on the industry.
5. The most important part of your discussion with the lender is to be prepared with data to answer the lender's questions. A BUSINESS PLAN that includes the items listed below will be most helpful to you in presenting your proposal:
 - a) Projected profit and loss statement
 - b) Cash flow projections
 - c) Market analysis
 - d) Marketing strategy
 - e) Description of the business, listing any affiliates
 - f) Product or services and any advantage
 - g) Managerial ability - resumes of the key staff
 - h) Financial information (personal and business)
 - i) The requested loan amount and how the loan proceeds are to be utilized
6. Business types and/or proposals that are **ineligible** for the SBA guaranteed loan programs are:
 - a) Large businesses
 - b) Non-profit organizations
 - c) Gambling establishments
 - d) Monopolistic business
 - e) Pyramid sales organizations
 - f) Investment and speculative businesses
 - g) Partial purchase of a business
 - h) Lending institutions
 - i) Real estate held for speculation, investment, or rental
 - j) Religious organizations
 - k) Businesses located in foreign countries
 - l) Illegal businesses
 - m) Over 30-day rental operations
 - n) Businesses owned by people who are on parole or under indictment
 - o) Business that has access to funds through personal resources and/or personal credit and/or excess assets
 - p) Private clubs not open to the public

SBA's Export Working Capital Program (EWCP)

This program is a short-term guaranty loan program that provides working capital for small exporters to perform on export transactions. Those interested in this program should contact the SBA Representative at the North Texas U.S. Export Assistance Center. The address and phone number are listed on page 4 under Export Assistance.

ACCESS TO CREDIT USING SBA GUARANTY PROGRAM

Any lender operating under state or federal bank regulations can participate in the guaranty loan program offered by the U.S. Small Business Administration (SBA). Prospective borrowers are therefore encouraged to first contact their lender if they feel the guaranty program might fit their business plans. Other types of lenders such as small business lending companies licensed and regulated by SBA, Production Credit Associations, some credit unions, among others, can also participate in the guaranty program.

Attached is a list of lenders (bank and non-bank) that have been our most active participants in the guaranty program. These lenders have established a history of high loan volume, low loan loss ratios, and professional presentations with this office.

NOTE: Loan packaging (the preparation of documents and financial data necessary for proper credit analysis of proposals) is considered to be a financial service. It is reasonable (depending upon the amount of labor) for a prospective borrower who chooses to use an outside packaging service to expect a fee. This is an arrangement between the prospective borrower and whomever they choose to engage. However, when charges for these services become excessive, it may affect the working capital availability of the potential borrower. SBA regulations require a detailed justification of hourly fees and charges for services in excess of one thousand dollars. Borrowers and participating SBA lenders are encouraged to review and discuss charges that seem excessive prior to the submission of loan packages to the SBA, since they may detrimentally affect the credit position of the potential borrower. Attached to the front of every application package is a "Pre-Acceptance SBA Loan Application Check List of Requirements" that spells out the basic information needed for most loan situations. Submission of a thorough, complete application is essential to full consideration and a rapid response.

SBA Express Lenders

SBAExpress provides selected lender with a 50 percent guaranty on their loans in exchange for the ability to use primarily their own application and documentation forms. This method makes it easier and faster for lender to provide small business loans of \$250,000 or less.

LENDER	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Banco Popular North America	1600 E. Lamar, Ste 270	Arlington	TX	76011	Larry Miller	817-274-6315	F817-274-5903
Bank of America, N.A.	500 West 7th St	Fort Worth	TX	76102	Jonathan Markhoff	888-852-5000, x5370	F817-390-6288
Business Loan Center, LLC	700 N. Pearl, Ste 2400	Dallas	TX	75201	David Jenkins & Jana Rouble	214-389-6100	F214-389-6199
Citibank	8401 N. Central Expwy, Ste 500	Dallas	TX	75225	Susan Smith	972-419-3300	F979-260-5538
Citizens National Bank	6002 Southwest Boulevard	Fort Worth	TX	76109	Doug Sanders	817-731-1444	F817-738-7411
Community Bank (Texas)	500 S. Morgan	Granbury	TX	76048	Diann Brewer	817-426-7003	F817-447-8140
Compass Bank	17218 Preston Road, 2nd Floor	Dallas	TX	75252	Greg Clarkson	972-735*3577	F972-735-3598
First International Bank	1912 Avenue K	Plano	TX	75074	Derenda Fisher	469-429-2408	F972-424-6328
First National Bank of Arizona	600 East John Carpenter Fwy	Irving	TX	75062	Jim Murphy	480-458-3525	
Frost National Bank, The	P O Box 1600	San Antonio	TX	76102	Linda Wileman	210-220-4543	F210-220-4588
GNB Financial, N.A.	100 E. California St	Gainesville	TX	76240	Ron Tittle	972-625-6220	F972-625-2611
Grand Bank of Texas	2341 S Beltline Rd	Grand Prairie	TX	75051	Bill Moser	972-237-0245	F972-237-0345
Independent Bank of Texas	4300 N. Beltline Road	Irving	TX	75038	Colleen Barnard	972-870-9300	F972-870-9333
JPMorgan Chase Bank	545 W. 19 th Street	Houston	TX	77019	Tien Huynh	713-868-8647	F713-868-8627
Lehman Brothers Bank, FSB	108 Dobson St	Burleson	TX	76028	Keith Goodman	817-426-5574	F817-426-5579
MetroBank, N.A.	275 West Campbell Road, Ste 111	Richardson	TX	75080	Esau C. Liu	972-488-5628	F972-243-0993
Nara Bank	3010 LBJ Freeway, Suite 130	Dallas	TX	75234	Jay Jung	469-522-4955	F469-522-4952
Plains Capital Bank	18111 Preston Road, Ste 110	Dallas	TX	75252	James Shukis	972-732-1989	F972-248-7728
Regions Bank	213 North Fredonia	Longview	TX	75601	Amanda Wood	903-237-3595	F903-237-3590
Southside Bank	1201 South Beckham	Tyler	TX	75710	Jim Wood	903-535-4538	F903-597-0497
SouthTrust Bank	4050 S. Great Southwest Parkway	Grand Prairie	TX	75052	Robin Barker	972-606-6650	F972-606-6666
Southwest Bank (Ft. Worth)	3737 SW Loop 820	Fort Worth	TX	76133	Dave Bullard	817-292-4820	F817-292-9036
Southwest Securities Bank	301 South Center, Ste 120	Arlington	TX	76010	Mary Alice Warrington	817-861-3633	F817-861-9282
State Bank of Texas	605 W Airport Frwy	Irving	TX	75062	Steve McKinney	972-252-6000	F972-252-6014
Sterling Bank	1250 W. Mockingbird Lane, Ste 100	Dallas	TX	75247	Mr. Ken Byrd	214-678-8102	F214-678-8133
Summit Bank, N.A.	9001 Airport Freeway, #100	N. Richland Hills	TX	76180	Christopher Jones	817-870-5200	F817-870-5217

SBA Express Lenders (continued)

LENDER	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Texas Bank (Weatherford)	102 North Main	Weatherford	TX	76086	Martin Talley	817-598-2295	F817-598-2227
Texas Capital Bank, N.A.	4230 LBJ Frwy, Ste 100	Dallas	TX	75244	Jeff Kocher	972-450-5050	F972-283-9185
United Central Bank	4555 West Walnut	Garland	TX	75042	George Martin	972-485-7262	F972-276-3972
United Community Bank, N.A.	2100 FM 407	Highland Village	TX	75077	Rick Stein	972-317-9935	F972-317-9934
Wachovia SBA Lending, Inc.	1515 N. Town East Blvd., Ste 138 PMB 331	Mesquite	TX	75150	Ted Meredith	972-226-7969	F972-226-7969
Wells Fargo Bank, N.A.	800 West Airport Freeway	Irving	TX	75062	Ron Moore	972-438-2366	F972-438-7816
Wilshire State Bank	2237 Royal Lane	Dallas	TX	75229	J.P. Park	972-919-9900	F972-919-9988
Woodforest National Bank	8408 Davis Blvd., Ste. 100	North Richland Hills	TX	76180	Abu Tariq	817-503-4200	F817-514-9630
Woodhaven National Bank	6750 Bridge Street	Fort Worth	TX	76112	Lance Walker	817-473-5979	F817-473-5978
Worth National Bank	3908 Telephone Rd.	Fort Worth	TX	76135	Linda Sides	817-237-8826	F817-237-0360

Community Express

CommunityExpress is designed to spur economic development and job creation by providing loans and technical assistance to businesses. The program will also include technical and management assistance, which is designed to help increase the loan applicant's chances of success.

LENDER	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Banco Popular North America	1600 E. Lamar, Ste 270	Arlington	TX	76011	Larry Miller	817-274-6315	F817-274-5903
Bank of America, N.A.	500 West 7th St	Fort Worth	TX	76102	Jonathan Markhoff	888-852-5000, x5370	F817-390-6288
Business Loan Center, LLC	700 N. Pearl, Ste S-1850	Dallas	TX	75201	David Jenkins & Jana Rouble	214-389-6100	F214-389-6199
Innovative Bank	360 14 th Street	Oakland	CA	94612	Sue Malone	925-899-8449	
JPMorgan Chase Bank	545 W. 19 th Street	Houston	TX	77019	Tien Huynh	713-868-8647	F713-868-8627
United Central Bank	4555 West Walnut	Garland	TX	75042	George Martin	972-485-7262	F972-276-3972
Wells Fargo Bank, N.A.	800 West Airport Freeway	Irving	TX	75062	Ron Moore	972-438-2366	F972-438-7816

Preferred and Certified Lenders

The most active and expert participating lenders qualify for either the SBA's Certified or Preferred Lenders Program. Both programs offer a quicker turnaround on your loan application.

PREFERRED/CERTIFIED LENDER	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX	TYPE
Amegy	4650 Belt Line Road	Addison	TX	Karen Thompson	214-754-6096	F214-754-9664	CLP
American Bank of Texas	6100 Preston Road	Frisco	TX	John Munk	972-668-7904	F972-335-1902	PLP
American National Bank of Texas	102 West Moore Ave	Terrell	TX	Dan Trollinger	972-524-3411	F214-863-6585	PLP
Austin Bank, Texas, N.A.	401 North Main, PO Box 289	Rusk	TX	Debra Dominy	903-683-2254	F903-683-6211	CLP
Banco Popular, N.A. (Texas)	1600 E. Lamar, Ste 270	Arlington	TX	John Gannon III	817-274-6315	F817-274-5903	PLP
Bank of America, N.A.	500 West 7th St	Fort Worth	TX	Jonathan Markhoff	888-852-5000, x5370	F817-390-6288	PLP
Bank of the West	2111 W. Airport Fwy	Irving	TX	Colleen Barnard	972-252-7183	F972-570-1703	PLP
Borrego Springs Bank, N.A.	800 W. Airport Freeway, Suite 1100 (local)	Irving	TX		972-445-4102	F972-445-4103	PLP
Business Loan Center (BLX)	700 N. Pearl, Ste 2400	Dallas	TX	David Jenkins & Jana Rouble	214-389-6100	F214-389-6199	PLP
California Bank & Trust (Zions)	2399 Gateway Oaks Dr, Ste 110	Sacramento	CA	Gary Miller	602-212-8826	F602-230-1345	CLP
Center Bank	253 N. Western Avenue	Los Angeles	CA	Jason Kim	213-637-9622	F213-427-6080	PLP
CHB America Bank	241 Fifth Avenue	New York	NY	Christopher Lee	646-843-7333		PLP
CIT Small Business Lending	5430 LBJ Frwy, #1200	Dallas	TX	Brian Hunt	972-455-9271	F972-455-9270	PLP
Citibank	8401 N. Central Expwy, Ste 500	Dallas	TX	Susan Smith	972-419-3300	F972-260-5538	PLP
Citizens National Bank	6002 Southwest Boulevard	Fort Worth	TX	Doug Sanders	817-731-1444	F817-738-7411	PLP
Comerica Bank, Texas	1508 W. Mockingbird Lane	Dallas	TX	Laura Spiczka	214-457-4202	F214-589-1411	PLP
Community Bank	500 S. Morgan	Granbury	TX	Diann Brewer	817-426-7003	F817-447-8140	PLP
Community Credit Union	1309 W. 15th Street	Plano	TX	Ed Holmes	972-516-3633	F469-467-1035	CLP
Compass Bank (Alabama)	17218 Preston Road, 2nd Floor	Dallas	TX	Greg Clarkson	972-735-3577	F972-735-3598	PLP
Corsicana National Bank & Trust	321 North 15th Street	Corsicana	TX	Russell W. Hitt	903-654-4500	F903-654-4509	CLP
Equity Bank	I-Hwy 30 & Hwy 37-P.O.Box 540	Mt. Vernon	TX	Paul Lester	903-588-2243	F903-588-2334	PLP
First International Bank	1912 Avenue K	Plano	TX	Derenda Fisher	469-429-2408	F972-424-6328	PLP
First National Bank Mid-Cities	4009 Airport Freeway	Bedford	TX	Loretta Felan	817-553-2500	F817-553-2501	CLP
First Western, SBLC, Inc. (PMC)	17950 Preston Road, Ste 600	Dallas	TX	Mary Brownmiller	972-349-3209	F972-349-3265	PLP
Frost National Bank of Austin	P O Box 1600	San Antonio	TX	Linda Wileman	210-220-4893	F210-220-4588	PLP
Gateway National Bank	12655 North Central Expwy, #100	Dallas	TX	David Gragg	972-288-2265	F972-661-0160	PLP
GE Capital Small Business Finance	16479 Dallas Parkway, #300	Addison	TX	Thomas Garceau/ Jeannie Baldwin	972-713-2532 972-713-2519	F972-713-2597 F972-713-2598	PLP

Preferred and Certified Lenders (continued)

PREFERRED/CERTIFIED LENDER	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX	TYPE
GNB Financial	100 E. California St	Gainesville	TX	Ron Tittle	972-625-6220, x370	F972-625-2611	PLP
Grand Bank	2341 S Beltline Rd	Grand Prairie	TX	Bill Moser	972-237-0245	F972-237-0345	PLP
Greater Bay Bank N.A.	420 Cowper Street	Palo Alto	CA	Roxann Middleton Burns	408-975-6918	F408-293-1733	PLP
Hibernia National Bank	2318 Richmond Road	Texarkana	TX	Dennis Crawford	903-838-2000	F903-838-2857	CLP
Independent Bank of Texas	4300 North Beltline Road	Irving	TX	Colleen Barnard	972-870-9300	F972-870-9333	CLP
J. P. Morgan Chase	545 W. 19 th St.	Houston	TX	Tien Huynh	713-868-8647	F713-868-8687	PLP
LegacyTexas Bank	5000 Legacy Dr	Plano	TX	Ms. Chris Jones	972-461-7274	F972-461-7273	PLP
Lehman Brothers Bank, FSB	101 NW Ellison Street, Suite A	Burleson	TX	Keith Goodman	817-426-5574	F817-426-5579	PLP
Main Bank	333 West Kiest Blvd	Dallas	TX	Deke Hayes	214-372-7605	F214-374-7152	CLP
MetroBank, N.A.	275 West Campbell Road, Ste 111	Richardson	TX	Esau C. Liu	972-488-5628	F972-243-0993	PLP
Millenium State Bank of Texas	11950 Webb Chapel	Dallas	TX	J.D. Sibilisky	972-241-8200	F972-241-4880	CLP
Nara Bank	3010 LBJ Freeway Suite 130	Dallas	TX	Jay Jung	469-522-4955	F469-522-4952	PLP
NexBank	13455 Noel Rd, Ste 2220	Dallas	TX	Chris Allen	972-934-4705	F972-934-4790	PLP
Plains Capital Bank	18111 Preston Road, Ste 110	Dallas	TX	James Shukis	972-732-1989	F972-248-7728	PLP
Premier Bank	1630 Stout Street	Denver	CO	Ken So	303-623-8888	F303-623-8505	PLP
Prosperity Bank	500 FM Road 1382, P.O. Box 57	Cedar Hill	TX	Dan Kelly	972-312-9107	F972-312-9207	PLP
Prosperity Bank	2415 South Westmoreland	Dallas	TX	Perry Johnson & Gena Villanueva	214-330-3800 972-238-9292	F972-296-0895 F972-644-3812	PLP
Regions Bank	213 North Fredonia	Longview	TX	Amanda Wood	903-237-3595	F903-237-3590	PLP
Small Business Loan Source	10573 N. MacArthur Blvd., # 1161	Irving	TX	Dale Donnell	972-910-9448	F888-983-5669	CLP
Southside Bank	1201 South Beckham	Tyler	TX	Jim Wood	903-535-4538	F903-597-0497	PLP
SouthTrust Bank	4050 S. Great Southwest Parkway	Grand Prairie	TX	Robin Barker	972-606-6650	F972-606-6666	PLP
Southwest Bank	3737 SW Loop 820/ PO Box 962020	Fort Worth	TX	David Green	817-292-4820	F817-292-6725	PLP
Southwest Securities Bank	301 South Center, Ste 120	Arlington	TX	Mary Alice Warrington	817-861-3633	F817-861-9282	PLP
State Bank	2225 E. Randol Mill Rd., Ste. 407	Arlington	TX	Ken Petree	817-652-7474	F817-652-7486	CLP
State Bank of Texas	605 W Airport Freeway	Irving	TX	Scott McKinney	972-252-6000	F972-252-6014	PLP
Sterling Bank	1250 W. Mockingbird Lane, Suit 100	Dallas	TX	Ken Byrd	214-678-8102	F214-678-8133	PLP
Summit Bank N.A.	9001 Airport Frwy, #100	N. Richland Hills	TX	Christopher Jones	817-870-5200	F817-870-5217	PLP
Temecula Valley Bank, National Association	3030 LBJ Frwy, Ste 1550	Dallas	TX	Don C. Johnson	972-277-8268	F972-247-4208	PLP
Texas Bank Weatherford	102 North Main	Weatherford	TX	Martin Talley	817-598-2295	F817-598-2227	PLP
Texas Capital Bank	4230 LBJ Frwy, Ste 100	Dallas	TX	Jeff Kocher	972-450-5050	F972-283-9185	CLP
Texas Community Bank	8235 Douglas Ave., Suite 100	Dallas	TX	Wayne Spencer	214-363-5444	F214-346-1234	CLP
United Central Bank-Garland	4555 West Walnut	Garland	TX	George Martin	972-485-7248	F972-276-3972	PLP
United Community Bank	2100 FM 407	Highland Village	TX	Mary Frosto	972-317-9935	F972-317-9934	PLP
UPS Capital	11620 Goodnight Ln, Ste 100	Dallas	TX	Mike Signorelli	214-763-5069	F972-243-3385	PLP
Wachovia Small Business Capital	1515 N. Town East Blvd., Ste 138 PMB 331	Mesquite	TX	Ted Meredith	972-226-7969	F972-226-7969	PLP
Wells Fargo Texas, N.A.	800 West Airport Freeway	Irving	TX	Ron Moore	972-438-2366	F972-438-7816	PLP
Wilshire State Bank	2237 Royal Lane	Dallas	TX	J.P. Park	972-919-9900	F972-919-9988	PLP
Woodforest National Bank	8408 Davis Blvd., Ste. 100	N. Richland Hills	TX	Abu Tariq	817-503-4200	F817-514-9630	PLP
Woodhaven National Bank	6750 Bridge Street	Fort Worth	TX	Lance Walker	817-473-5979	F817-473-5978	PLP
Worth National Bank	3908 Telephone Rd, Box 136699	Fort Worth	TX	Linda Sides	817-237-8826	F817-237-0360	PLP

Certified Development Companies

The 504 Program provides long-term, fixed-asset financing through certified development companies. These nonprofit corporations are sponsored by private-sector organizations or by state and local governments to contribute to economic development through CDCs and private-sector lenders. The SBA can guarantee debentures covering as much as 40 percent of a 504 project.

CERTIFIED DEVELOPMENT COMPANY	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Ark-Tex Regional Development Company	P. O. Box 5307, 122 Plaza West	Texarkana	TX	L. D. Williamson	903-832-8636	F903-832-2672
Capital Certified Development Corp	Wild Basin One, 110 Wild Basin Rd., Ste 270	Austin	TX	Craig Pinkley	512-327-9229	F512-327-9243
Cen-Tex Certified Development Corp.	2212 South Congress	Austin	TX	Rosa Rios Valdez	512-326-9006	F512-912-9869
Central Texas Certified Development Company	3000 South 31st St, Ste 501	Temple	TX	Van Smith	254-899-8546	F254-899-8333
Council Finance, Incorporated	841 N. Judge Ely, P.O. Box 3195	Abilene	TX	Tom Mann	325-672-8544	F325-675-5214
Dallas Business Finance Corporation	351 W Jefferson Blvd, Ste 800	Dallas	TX	Ronald Wiley	214-948-7800	F214-948-8104
East Texas Regional Development Company	3800 Stone Road	Kilgore	TX	Glynn J. Knight	903-984-8641	F903-983-1440

Certified Development Companies (continued)

CERTIFIED DEVELOPMENT COMPANY	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Fort Worth Economic Development Corp	1150 South Fwy, Ste 215	Fort Worth	TX	James Stokes, Jr.	817-871-6444	F817-332-6456
Greater East Texas Certified Development Co.	100 E. Ferguson, Suite 906	Tyler	TX	John Hart	903-535-9229	F903-595-0870
North Texas Certified Development Corp	1101 East Plano Parkway, Suite A	Plano	TX	Webb Cox	972-516-0514	F972-424-7479
Texas Certified Development Company	7801 North IH-35 P. O. Box 15484	Austin	TX	Ernest Perales	512-433-1175	F512-433-1821
Texas Certified Development Company	16225 Park Ten Place, Ste 500	Houston	TX	Bill Ebersole	281-994-4092	F281-994-4097

Microloan Program

The MicroLoan Program provides very small loans to start-up, newly established or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

LENDER	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Accion – Home office San Antonio www.acciontexas.org	2014 S. Hackberry	San Antonio	TX		888-215-2373	F210-533-2940
Accion - Dallas	400 S Zang Blvd	Dallas	TX	Verónica Wallace	866-312-3772	F214-941-6579
Business Resource Center Incubator	801 Elm Ave	Waco	TX	Toni Herbert	254-754-8898	F254-756-0772



U.S. SMALL BUSINESS ADMINISTRATION

Dallas/Fort Worth District Office

4300 Amon Carter Blvd. Suite 114

Fort Worth, Texas 76155

www.sba.gov

Official Business

PENALTY FOR PRIVATE USE \$300